

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GARY L MISTER
PHYLLIS M MISTER
Debtor(s)

Case No. 09-03208

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/02/2009.
- 2) The plan was confirmed on 05/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/12/2010.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,087.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,650.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$17,650.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,301.55
Court Costs	\$0.00
Trustee Expenses & Compensation	\$961.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,262.68**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTISTS	Unsecured	608.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	12,441.00	0.00	0.00	0.00	0.00
BARCLAYS CAPITAL REAL ESTATE I	Secured	21,597.02	656.35	656.35	656.35	0.00
BARCLAYS CAPITAL REAL ESTATE I	Secured	0.00	0.00	0.00	0.00	0.00
CCA	Unsecured	1,255.00	NA	NA	0.00	0.00
GREAT AMERICAN FINANCE	Secured	986.00	986.00	986.00	328.87	31.26
GREAT AMERICAN FINANCE	Secured	900.00	900.00	900.00	332.33	27.81
GREAT AMERICAN FINANCE	Unsecured	0.00	998.91	998.91	0.00	0.00
GREAT AMERICAN FINANCE	Unsecured	0.00	0.43	0.43	0.00	0.00
MARQUETTE CONSUMER FINANCE	Unsecured	10,895.00	11,104.70	11,104.70	0.00	0.00
MEIJERS INC	Unsecured	79.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	918.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	995.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	497.00	NA	NA	0.00	0.00
NORTHSIDE L CU	Unsecured	1,019.00	773.15	773.15	0.00	0.00
NORTHSIDE L FED CREDIT UNION	Unsecured	2,214.00	NA	NA	0.00	0.00
NORTHSIDE L FED CREDIT UNION	Unsecured	2,267.00	2,047.48	2,047.48	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	80.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	658.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	202.00	148.05	148.05	0.00	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	275.00	525.00	525.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	409.00	409.00	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	84.00	84.79	84.79	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	NA	30.00	30.00	0.00	0.00
ROPER RADIOLOGISTS	Unsecured	455.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	23,852.00	23,851.76	23,851.76	8,034.82	742.33
SANTANDER CONSUMER USA	Secured	11,497.00	11,497.00	11,497.00	3,868.11	365.44
SANTANDER CONSUMER USA	Unsecured	0.00	0.33	0.33	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$656.35	\$656.35	\$0.00
Debt Secured by Vehicle	\$35,348.76	\$11,902.93	\$1,107.77
All Other Secured	\$1,886.00	\$661.20	\$59.07
TOTAL SECURED:	\$37,891.11	\$13,220.48	\$1,166.84
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,121.84	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,262.68</u>	
Disbursements to Creditors	<u>\$14,387.32</u>	
TOTAL DISBURSEMENTS :		<u>\$17,650.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/20/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.